Case 15-12246-whd Doc 1 Filed 10/14/15 Entered 10/14/15 21:12:04 Desc Main Document Page 1 of 46 Bar No#: 055663

B1 (011101011111) (04/10)			9-		Dai 110#1 000000	
	United States I NORTHERN DIST NEWNA	Bankruptcy C TRICT OF GE N DIVISION	ourt ORGIA		Voluntary Petition	
Name of Debtor (if individual, enter La: Pritchett, Jr., Willie Frank	st, First, Middle):		Name of Joint D Pritchett, Ro	ebtor (Spouse) (Last, First, Mi DSA Mae	ddle):	
All Other Names used by the Debtor ir (include married, maiden, and trade na				used by the Joint Debtor in th maiden, and trade names):	e last 8 years	
Last four digits of Soc. Sec. or Individu than one, state all): xxx-xx-99		olete EIN (if more	Last four digits o than one, state a		ayer I.D. (ITIN)/Complete EIN (if more	
Street Address of Debtor (No. and Street, City, and State): 9 Wilson Circle Newnan, GA			9 Wilson Cir	Street Address of Joint Debtor (No. and Street, City, and State): 9 Wilson Circle Newnan, GA		
		ZIP CODE 30263			ZIP CODE 30263	
County of Residence or of the Principal Coweta	al Place of Business:		County of Reside	ence or of the Principal Place o	of Business:	
Mailing Address of Debtor (if different to 9 Wilson Circle Newnan, GA	from street address):		Mailing Address	of Joint Debtor (if different fron	n street address):	
newnan, ox		ZIP CODE 30263			ZIP CODE	
Location of Principal Assets of Busines	ss Debtor (if different from str	reet address above):		ZIP CODE	
Type of Debt (Form of Organiza (Check one box ✓ Individual (includes Joint Debtors See Exhibit D on page 2 of this ☐ Corporation (includes LLC and L ☐ Partnership ☐ Other (If debtor is not one of the	tion) k.) s) <i>form.</i> LP)	(Check de la Health Care	Real Estate as defined § 101(51B)	the Petiti Chapter 7 Chapter 9 Chapter 11	ankruptcy Code Under Which on is Filed (Check one box.) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
this box and state type of entity b Chapter 15 De Country of debtor's center of main inte	ebtors		xempt Entity	Debts are primarily codebts, defined in 11 U	J.S.C. business debts.	
Each country in which a foreign proceed against debtor is pending:	eding by, regarding, or	under title 26	ax-exempt organization of the United States ternal Revenue Code).	§ 101(8) as "incurred individual primarily for personal, family, or ho hold purpose."	a	
Filing Fe ✓ Full Filing Fee attached. ☐ Filing Fee to be paid in installmer signed application for the court's unable to pay fee except in instal	consideration certifying that	the debtor is	Debtor is n Check if: Debtor's ag insiders or	small business debtor as defir ot a small business debtor as o ggregate noncontigent liquidate	ned by 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D). ed debts (excluding debts owed to ,925 (amount subject to adjustment	
Filing Fee waiver requested (app attach signed application for the	court's consideration. See C		A plan is be	plicable boxes: eing filed with this petition. es of the plan were solicited pr i, in accordance with 11 U.S.C	epetition from one or more classes . § 1126(b).	
Statistical/Administrative Info Debtor estimates that funds will be be before estimates that, after any of there will be no funds available for	pe available for distribution to exempt property is excluded a	and administrative			THIS SPACE IS FOR COURT USE ONLY	
	1,000- 5,000	5,001-	0,001- 25,001- 5,000 50,000	50,001- Over 100,000 100,		
	5500,001 \$1,000,001 o \$1 million to \$10 million		50,000,001 \$100,000 to \$500		e than illion	
Estimated Liabilities	5500,001 \$1,000,001 o \$1 million to \$10 million	\$10,000,001 \$	50,000,001 \$100,000 to \$500			

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B1 (Official Form 1) (04/13) Page 2

Name of Debtor(s): Willie Frank Pritchett, Jr. Voluntary Petition Rosa Mae Pritchett (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number Date Filed **NDGA** 10-10166 1/19/2010 Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number Date Filed: None District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11. United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Matthew T. Berry 10/14/2015 Matthew T. Berry Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. $\overline{\mathbf{Q}}$ Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately $\overline{\mathbf{Q}}$ preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Willie Frank Pritchett, Jr.
Rosa Mae Pritchett

Signatures Signature of a Foreign Representative

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X	/s/ Willie Frank Pritchett, Jr.
	Willie Frank Pritchett, Jr.
	/s/ Rosa Mae Pritchett
/\	Rosa Mae Pritchett

Telephone Number (If not represented by attorney)

10/14/2015

Date

Signature of Attorney*

/s/ Matthew T. Berry
Matthew T. Berry

Bar No. **055663**

Berry & Associates 2751 Buford Hwy Suite 400 Atlanta, GA 30324

Phone No. (404) 235-3300

Fax No.(404) 235-3333

10/14/2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authoriz	ed Individu	al	
Printed Na	me of Auth	norized Indi	/idual	
Title of Au	thorized Inc	dividual		

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

- □ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

))

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA **NEWNAN DIVISION**

In re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett		(if known)
	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA **NEWNAN DIVISION**

n re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett		(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Willie Frank Pritchett, Jr. Willie Frank Pritchett, Jr.
Date: 10/14/2015

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA **NEWNAN DIVISION**

In re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett		(if known)
	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION**

n re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT Continuation Sheet No. 1
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Rosa Mae Pritchett Rosa Mae Pritchett
Date: 10/14/2015

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B6A (Official Form 6A) (12/07)

In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
SFDD 9 Wilson Circle Newnan, GA 30263	Ownership Subject to Lien		\$100,000.00	\$91,853.00
	Tot		\$100,000,00	

Total: \$100,000.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other finan-		Bank of America	J	\$37.00
cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		BB & T checking	W	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		HHG	J	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	J	\$250.00
7. Furs and jewelry.		jewelry	J	\$100.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Jeep Liberty	J	\$3,000.00
26. Boats, motors, and accessories.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/13)

In re Willie Frank Pritchett, Jr. **Rosa Mae Pritchett**

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
SFDD 9 Wilson Circle Newnan, GA 30263	O.C.G.A. § 44-13-100(a)(1)	\$20,000.00	\$100,000.00
Bank of America	O.C.G.A. § 44-13-100(a)(6)	\$37.00	\$37.00
BB & T checking	O.C.G.A. § 44-13-100(a)(6)	\$0.00	\$0.00
HHG	O.C.G.A. § 44-13-100(a)(4)	\$1,000.00	\$1,000.00
Clothing	O.C.G.A. § 44-13-100(a)(4)	\$250.00	\$250.00
jewelry	O.C.G.A. § 44-13-100(a)(5)	\$100.00	\$100.00
2007 Jeep Liberty	O.C.G.A. § 44-13-100(a)(3)	\$3,000.00	\$3,000.00
* Amount subject to adjustment on 4/01/16 and every thre commenced on or after the date of adjustment.	\$24,387.00	\$104,387.00	

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B6D (Official Form 6D) (12/07)

In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			of rias no creditors holding secured claims	_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: xxxxxxxxx9006			DATE INCURRED: NATURE OF LIEN:					
Select Portfolio Servicing 10401 Deerwood Park Blvd Jacksonville, FL 32256	_	-	First Mortgage COLLATERAL: SFDD REMARKS: Arrears = \$5,000.00				\$91,853.00	
			VALUE: \$100,000.00	1				
			Subtotal (Total of this I Total (Use only on last _I	_			\$91,853.00 \$91,853.00 (Report also on Summary of	\$0.00 \$0.00 (If applicable,
							Summary of Schedules.)	report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Willie Frank Pritchett, Jr.
Rosa Mae Pritchett

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

$\overline{\mathbf{V}}$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of istment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07)
In re Willie Frank Pritchett, Jr.
Rosa Mae Pritchett

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxx0701 Acceptance Now 5501 Headquarters Dr Plano, TX 75024		-	DATE INCURRED: 06/2013 CONSIDERATION: Account REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxx1427 Bank of America Attn: Recovery Department 4161 Piedmont Pkwy Greensboro, NC 27410		-	DATE INCURRED: 09/2001 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxxx5149 Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup PO Box 790040 Saint Louis, MO 63179		-	DATE INCURRED: 07/2001 CONSIDERATION: Account REMARKS:				\$0.00
ACCT #: xxxxx6345 Comenity Bank/Chadwicks Attn: Bankruptcy PO Box 182686 Columbus, OH 43218		-	DATE INCURRED: 02/2001 CONSIDERATION: Account REMARKS:				\$0.00
ACCT #: x9277 Comenity Bank/Jessica London Attention: Bankruptcy P.O. Box 182125 Columbus, OH 43218		-	DATE INCURRED: 05/2007 CONSIDERATION: Account REMARKS:				\$0.00
ACCT #: x7342 Comenity Bank/King Sizes Attention: Bankruptcy PO Box 182125 Columbus, OH 43218		-	DATE INCURRED: 02/2008 CONSIDERATION: Account REMARKS:				\$0.00
Subtotal > Total > (Use only on last page of the completed Schedule F.) 3continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$0.00

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B6F (Official Form 6F) (12/07) - Cont. In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxx9511 Comenity Bank/Sizes Comenity Bank PO Box 182125 Columbus, OH 47321		-	DATE INCURRED: 06/2015 CONSIDERATION: Account REMARKS:				\$124.00
ACCT #: xxxxxxxxx6494 Coweta Cities & Cnty F 53a Jefferson Pkwy Newnan, GA 30263		-	DATE INCURRED: 11/2009 CONSIDERATION: Account REMARKS:				\$210.00
ACCT #: xxxxxxxxx4621 Coweta Cities & Cnty F 53a Jefferson Pkwy Newnan, GA 30263		-	DATE INCURRED: 12/2008 CONSIDERATION: Account REMARKS:				\$0.00
ACCT#: xxxxxxxxx3679 Coweta Cities & Cnty F 53a Jefferson Pkwy Newnan, GA 30263		-	DATE INCURRED: 07/2008 CONSIDERATION: Account REMARKS:				\$0.00
ACCT#: xxxxxxxxx1999 Coweta Cities & Cnty F 53a Jefferson Pkwy Newnan, GA 30263		-	DATE INCURRED: 10/2007 CONSIDERATION: Account REMARKS:				\$0.00
ACCT#: xxxxxxxxx3020 Dsnb Macys Macy's Bankruptcy Department PO Box 8053 Mason, OH 45040		-	DATE INCURRED: 08/1978 CONSIDERATION: ACCOUNT REMARKS:				\$0.00
Sheet no. <u>1</u> of <u>3</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (ıs	hed to Su (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n th	l > F.) ne	\$334.00

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B6F (Official Form 6F) (12/07) - Cont. In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxxxxx3030 Dsnb Macys Macy's Bankruptcy Department PO Box 8053 Mason, OH 45040		-	DATE INCURRED: 01/1984 CONSIDERATION: Account REMARKS:				\$0.00
ACCT #: xxxxx8206 Farmers Furniture Attention: Bankruptcy 1851 Tellfair St. Dublin, GA 31040		-	DATE INCURRED: 06/20/2007 CONSIDERATION: Account REMARKS:				\$0.00
ACCT #: xxxxxxxxx6570 Ginnys/Swiss Colony Inc Attn: Bankruptcy 1112 7th Ave Monroe, WI 53566		-	DATE INCURRED: 02/18/2009 CONSIDERATION: Account REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxxx9586 Mabt - Genesis Retail Po Box 4499 Beaverton, OR 97076		-	DATE INCURRED: 04/2015 CONSIDERATION: Credit Card REMARKS:				\$2,196.00
ACCT#: xxxxx3101 Regional Acceptance Co Attn: Bankruptcy 266 Beacon Ave. Winterville, NC 28590		-	DATE INCURRED: 07/2007 CONSIDERATION: Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx6579 Synchrony Bank/Belk GE Capital Retail Bank PO Box 103104 Roswell, GA 30076		-	DATE INCURRED: 09/2015 CONSIDERATION: Account REMARKS:				\$91.00
Sheet no. 2 of 3 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	Claim	ns	hed to Su (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ile i n th	l > F.) ne	\$2,287.00

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B6F (Official Form 6F) (12/07) - Cont. In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) ACCT #: xxxxxxxxxxxxx6489	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. DATE INCURRED: 12/07/2001 CONSIDERATION:	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Synchrony Bank/Belk GE Capital Retail Bank PO Box 103104 Roswell, GA 30076		-	Account REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxx2238 Synchrony Bank/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		-	DATE INCURRED: 09/2015 CONSIDERATION: Account REMARKS:				\$73.00
ACCT#: xxxxxxxxxxxxx8769 Wf Fin Bank/Wells Fargo Financial Attention: Bankruptcy PO Box 10438 MAC-X2505-033 Des Moines, IA 50306		•	DATE INCURRED: 07/16/2002 CONSIDERATION: Credit Card REMARKS:				\$0.00
Sheet no. 3 of 3 continuation she	Ote .	attac	hed to Sul	nto*	- 1 -		\$73.00
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$2,694.00

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B6G (Official Form 6G) (12/07)

In re Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)
In re Willie Frank Pritchett, Jr.
Rosa Mae Pritchett

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

and Fed. R. Bankr. P. 1007(m). NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR

Fill in this inforr	nation to identif		ament rage 22 0		
Debtor 1	Willie	Frank	Pritchett, Jr.		
	First Name	Middle Name	Last Name	— Che	ck if this is:
Debtor 2	Rosa	Mae	Pritchett	_ _	An amended filing
(Spouse, if filing)	First Name	Middle Name	Last Name	_ ⊔	7th amended ming
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF GEORGIA			A supplement showing post-petition chapter 13 income as of the following date
Case number					
(if known)					MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1.	Fill in your employment information.		Debtor 1			Debtor 2 or no	n-filina snoi	ISA
	If you have more than one job, attach a separate page with information about	Employment status	✓ Employed✓ Not employ	yed		☐ Employed ☑ Not employ		.00
	additional employers.	Occupation	Driver			Retired		
	Include part-time, seasonal, or self-employed work. Employer's name		WEFAM			_		
	Occupation may include	Employer's address	142 Wilson C	ir.				
	student or homemaker, if it applies.		Number Street			Number Street		
			Newnan	GA	30263			
			City	State	Zip Code	City	State	Zip Code

3 weeks

For Debtor 1

For Debtor 2 or

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

				non-filing spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$0.00	\$0.00
3.	Estimate and list monthly overtime pay.	3. +	\$0.00	\$0.00
4.	Calculate gross income. Add line 2 + line 3.	4.	\$0.00	\$0.00

How long employed there?

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Debtor 1 Willie First Name Middle Name Last Name

					For Debtor 1		Debtor 2 or filing spous	e_	
	Сор	y line 4 here		4.	\$0.00	_	\$0.00		
5.		all payroll ded							
	5a.	Tax, Medicar	e, and Social Security deductions	5a.	\$0.00	_	\$0.00		
		•	ontributions for retirement plans	5b.	\$0.00		\$0.00		
	5c.	Voluntary co	ntributions for retirement plans	5c.	\$0.00	_	\$0.00		
	5d.	Required rep	ayments of retirement fund loans	5d.	\$0.00	_	\$0.00		
	5e.	Insurance		5e.	\$0.00	_	\$0.00		
	5f.	-	pport obligations	5f.	\$0.00	_	\$0.00		
	5g.	Union dues		5g.	\$0.00	_	\$0.00		
	5h.	Other deduct Specify:	ions.	5h. +	\$0.00		\$0.00	•	
6.	Add 5g +		Eductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f +	6.	\$0.00		\$0.00		
7.	Calc	ulate total mo	onthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8.			me regularly received:				¥*****		
.		Net income fr	rom rental property and from operating a offersion, or farm	8a.	\$3,500.00		\$0.00		
		gross receipts	ment for each property and business showing , ordinary and necessary business expenses, and hly net income.						
	8b.	Interest and o	dividends	8b.	\$0.00		\$0.00		
	8c.	Family suppo	ort payments that you, a non-filing spouse, or a	8c.	\$0.00		\$0.00		
			gularly receive			_	*****		
			ny, spousal support, child support, maintenance, ment, and property settlement.						
	8d.	Unemployme	nt compensation	8d.	\$0.00		\$0.00		
	8e.	Social Securi	ty	8e.	\$0.00		\$747.00		
	8f.	Include cash a cash assistand (benefits under or housing sul	ment assistance that you regularly receive assistance and the value (if known) or any nonce that you receive, such as food stamps or the Supplemental Nutrition Assistance Program) osidies.	04	40.00		40.00		
	_	Specify:		8f.	\$0.00		\$0.00		
	_		etirement income	8g.	\$0.00		\$248.00		
	8n.	Other monthl Specify:	y income.	8h.	\$0.00	_	\$0.00	·	
9.	Add	all other inco	me. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$3,500.00		\$995.00		
10.			r income. Add line 7 + line 9. ine 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,500.00	<u>-</u>	\$995.00		\$4,495.00
11.	Inclu		ular contributions to the expenses that you list in S as from an unmarried partner, members of your househ			roomi	mates, and o	ther	
	Do r	not include any	amounts already included in lines 2-10 or amounts tha	t are r	ot available to pay e	xpense	es listed in S	ched	dule J.
	Spe	cify:					11.	+	\$0.00
12.	inco		n the last column of line 10 to the amount in line 11. amount on the Summary of Schedules and Statistical pplies.						\$4,495.00 Combined monthly income
13.	Doy	ou expect an	increase or decrease within the year after you file t	his fo	rm?				
	$\overline{\mathbf{V}}$	No.	None.						
	$\bar{\Box}$	Yes. Explain:							
		·							

Filed 10/14/15 Entered 10/14/15 21:12:04 Desc Main Case 15-12246-whd Doc 1 Page 24 of 46 Case number (if known) Document_{Jr.} Debtor 1 Willie Frank First Name Middle Name Last Name 8a. Attached Statement (Debtor 1) **Gross Monthly Income:** \$3,500.00 Expense Category Amount **Total Monthly Expenses** \$0.00 **Net Monthly Income:** \$3,500.00

Case 15-12246-whd Doc 1 Filed 10/14/15 Entered 10/14/15 21:12:04 Desc Main Fill in this information to identify your case: Check if this is: Willie Debtor 1 Frank Pritchett, Jr. An amended filing First Name Middle Name Last Name A supplement showing post-petition chapter 13 expenses as of the **Pritchett** Debtor 2 Rosa Mae following date: (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA MM / DD / YYYY A separate filing for Debtor 2 because Case number П (if known) Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? $\overline{\mathbf{Q}}$ Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? ☐ No Dependent's relationship to Dependent's Does dependent \square Yes. Fill out this information Do not list Debtor 1 and live with you? Debtor 1 or Debtor 2 age for each dependent..... Debtor 2. No Mother 94 \square Yes Do not state the No dependents' names. Yes No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Do your expenses include

expenses of people other than

yourself and your dependents?

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

☑ No

Yes

Your expenses The rental or home ownership expenses for your residence. \$947.00 Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes \$50.00 4a. 4b. Property, homeowner's, or renter's insurance 4b. \$137.00 4c. Home maintenance, repair, and upkeep expenses 4c. \$100.00 4d. Homeowner's association or condominium dues 4d.

No Yes No Yes

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Debtor 1 Willie

Frank

First Name

Middle Name

Last Name

		Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:	·	
	6a. Electricity, heat, natural gas	6a.	\$346.00
	6b. Water, sewer, garbage collection	6b.	\$75.00
	6c. Telephone, cell phone, Internet, satellite, and	6c.	\$100.00
	cable services		
	6d. Other. Specify: Cable, Internet, Landline	6d.	\$243.00
7.	Food and housekeeping supplies	7.	\$750.00
8.	Childcare and children's education costs	8.	
9.	Clothing, laundry, and dry cleaning (See continuation sheet(s) for details)	9.	\$150.00
10.	Personal care products and services	10.	\$50.00
11.	Medical and dental expenses	11.	\$350.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$450.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	
14.	Charitable contributions and religious donations	14.	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$50.00
	15b. Health insurance	15b.	
	15c. Vehicle insurance	15c.	\$147.00
	15d. Other insurance. Specify:	 15d.	,
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Ad Valorem	16.	\$75.00
17.	Installment or lease payments:		<u> </u>
	17a. Car payments for Vehicle 1	17a.	
	17b. Car payments for Vehicle 2	17b.	
	17c. Other. Specify:	170	
	17d. Other. Specify:	17d.	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	
19.	Other payments you make to support others who do not live with you.	19.	
20.	Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	IJ	
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	004	
	20c. Property, homeowner's, or renter's insurance	200	
	20e. Homeowner's association or condominium dues	20e.	
21.	Other. Specify: Personal Grooming	^{21.} +	\$75.00

	С	ase 15-12246	6-whd Doc 1		Entered 10/14/1		Desc Main		
Deb	tor 1	Willie	Frank	Document, Pa	ge 27 of 46 Case number	(if known)			
	Ī	First Name	Middle Name	Last Name					
22.		monthly expenses.	Add lines 4 through a expenses.	21.		22.	\$4,095.00		
23.	Calcu	ulate your monthly n	et income.						
	23a.	Copy line 12 (your c	combined monthly inco	me) from Schedule I.		23a	\$4,495.00		
	23b.	Copy your monthly e	expenses from line 22	above.		23b. –	\$4,095.00		
	23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.					23c	\$400.00		
24.	Do y	ou expect an increas	se or decrease in you	r expenses within the yea	r after you file this form?				
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
	V	No							
		Yes. Explain here: None.							

Debtor 1 Willie Frank Document Pritchett, Jr. Page 28 of 46 Case number (if known)

Last Name Last Name

9. Clothing, laundry, and dry cleaning (details):

Clothing

Laundry/Dry Cleaning

\$100.00 \$50.00

Total:

\$150.00

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B 6 Summary (Official Form 6 - Summary) (12/14)

ÚNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

In re Willie Frank Pritchett, Jr.
Rosa Mae Pritchett

Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$100,000.00		
B - Personal Property	Yes	4	\$4,387.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$91,853.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$2,694.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$4,495.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$4,095.00
	TOTAL	21	\$104,387.00	\$94,547.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

ÚNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

In re Willie Frank Pritchett, Jr.
Rosa Mae Pritchett

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$4,495.00
Average Expenses (from Schedule J, Line 22)	\$4,095.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$3,748.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$2,694.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$2,694.00

Case 15-12246-whd Doc 1 Filed 10/14/15 Entered 10/14/15 21:12:04 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Document Page 31 of 46

In re Willie Frank Pritchett, Jr.

Rosa Mae Pritchett

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	clare under penalty of perjury that I have read the found that they are true and correct to the best of my I	5 5	, ,	23
Date <u>10</u>	/14/2015	Signature	/s/ Willie Frank Pritchett, Jr. Willie Frank Pritchett, Jr.	
Date <u>10</u>	/14/2015	Signature	/s/ Rosa Mae Pritchett Rosa Mae Pritchett	
		[If joint cas	se, both spouses must sign.]	

B7 (Official Form 7) (04/13)

1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

n re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett		(if known)

STATEMENT OF FINANCIAL AFFAIRS

	1. Income	from employme	ent o	r op	eration	of	busine	SS
None	.							

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
	Husband
3,000.00	YTD
3,000.00	
45,000.00	
	Wife
5,500.00	YTD
17,999.74	
17,000.00	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA **NEWNAN DIVISION**

n re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett	_	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

1

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

 $\overline{\mathbf{A}}$

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

 $\overline{\mathbf{V}}$

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{Q}}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \checkmark

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF

AND VALUE OF PROPERTY OTHER THAN DEBTOR

50.00

5/5/12

\$310.00 filing fee October 5, 2015

\$23.00 credit report fee \$20.00 tax transcript fee

AMOUNT OF MONEY OR DESCRIPTION

Berry & Associates 2751 Buford Highway Suite 600 Atlanta, GA 30324

Credability

NAME AND ADDRESS OF PAYEE

10. Other transfers

 $\overline{\mathbf{Q}}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

n re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett	_	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or
None	similar device of which the debtor is a beneficiary.
N	

11. Closed financial accounts

None

✓

1

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

In re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fr	wiro	nme	nta	l In	form	nation
			IVIIU	111116	ziila		10111	Iauvii

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA **NEWNAN DIVISION**

In re:	Willie Frank Pritchett, Jr.	Case No.	
	Rosa Mae Pritchett		(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If co	mpleted by an individual or individual and spouse]		
	are under penalty of perjury that I have read the answer nments thereto and that they are true and correct.	s contained in the	e foregoing statement of financial affairs and any
Date	10/14/2015	Signature of Debtor	/s/ Willie Frank Pritchett, Jr. Willie Frank Pritchett, Jr.
Date	10/14/2015	Signature of Joint Debtor (if any)	/s/ Rosa Mae Pritchett Rosa Mae Pritchett

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

In re Willie Frank Pritchett, Jr.
Rosa Mae Pritchett

Case No.	
Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Willie Frank Pritchett, Jr.	X /s/ Willie Frank Pritchett, Jr.	10/14/2015
Rosa Mae Pritchett	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Rosa Mae Pritchett	10/14/2015
Case No. (if known)	Signature of Joint Debtor (if any)	Date
I, Matthew T. Berry ,	ance with § 342(b) of the Bankruptcy Code counsel for Debtor(s), hereby certify that I delivered to the	e Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Matthew T. Berry		
Matthew T. Berry, Attorney for Debtor(s) Bar No.: 055663		
Berry & Associates		
2751 Buford Hwy		
Suite 400		
Atlanta, GA 30324		
Phone: (404) 235-3300		
Fax: (404) 235-3333		
E-Mail: mberry@mattberry.com		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

FB 201A (Form 201A) (6/14)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Page 2

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

IN RE: Willie Frank Pritchett, Jr. Rosa Mae Pritchett

Chanes of address

CASE NO

CHAPTER 13

1.	DISCLOSURE OF COMPENSATION OF A Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I that compensation paid to me within one year before the filing of the petitic services rendered or to be rendered on behalf of the debtor(s) in contemp	am the attorney for the above-named debtor(s) and on in bankruptcy, or agreed to be paid to me, for
	is as follows:	
	For legal services, I have agreed to accept:	\$4,000.00
	Prior to the filing of this statement I have received:	\$0.00
	Balance Due:	\$4,000.00
2.	. The source of the compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3.	. The source of compensation to be paid to me is:	
	☑ Debtor ☐ Other (specify)	
4.	I have not agreed to share the above-disclosed compensation with ar associates of my law firm.	ny other person unless they are members and
	☐ I have agreed to share the above-disclosed compensation with anoth associates of my law firm. A copy of the agreement, together with a licompensation, is attached.	·
5.	 In return for the above-disclosed fee, I have agreed to render legal service a. Analysis of the debtor's financial situation, and rendering advice to the bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs a c. Representation of the debtor at the meeting of creditors and confirmation. [Other provisions as needed] 	debtor in determining whether to file a petition in and plan which may be required;
	Stop creditor actions against client Pre confirmation Motion to Extend or Impose Stay Response to Pre-confirmation Motion for Relief from Stay Employer Deduction Order Lien avoidances necessary to confirm Plan Modification necessary to confirm Plan Objections to claims necessary to confirm Plan Objections to late-filed claims Bar Date reviews of claims, filing of certification and resulting pleading	nas

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA NEWNAN DIVISION

IN RE: Willie Frank Pritchett, Jr. Rosa Mae Pritchett

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Motion to Retain (\$450.00

Amend or Modify schedules (\$300.00)

Plan Modification (\$300.00)

Lien Avoidance (\$300.00)

Objection to Claim (\$350.00)

Resolving Motion for Relief from Stay (\$450.00)

Motion to Suspend or Excuse Plan payments (\$350.00)

Motion to Sell Property (\$500.00)

Motion to Compromise Claim (\$500.00)

Application to Employ Professional (\$400.00)

Motion to Refinance Property or Motion to Incur (\$500.00)

Resolving Motions to Dismiss (\$350.00)

Resolving Creditor or Trustee Motions to Modify Plan (\$150.00)

Motion to Sever or Dismiss as to one joint Debtor (\$300.00)

Motion to Reopen or to Vacate Dismissal Order (\$500.00)

Motion to Reimpose Stay (\$500.00)

Adversary Proceedings (\$300.00/hour)

Miscellaneous Action (\$400.00)

7. If this is a Chapter 13 proceeding, I certify that I have provided the debtor with the statement entitled "Rights and Responsibilities".

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. Pursuant to General Order No. 9, I certify that I provided to the Debtor a copy of the "Rights and Responsibilities Statement Between Chapter 13 Debtors and Their Attorneys".

10/14/2015	/s/ Matthew T. Berry	
Date	Matthew T. Berry	Bar No. 055663
	Berry & Associates	
	2751 Buford Hwy	
	Suite 400	
	Atlanta GA 30324	

Phone: (404) 235-3300 / Fax: (404) 235-3333

Acceptance Now 5501 Headquarters Dr Plano, TX 75024

Bank of America Attn: Recovery Department 4161 Piedmont Pkwy Greensboro, NC 27410

Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup PO Box 790040 Saint Louis, MO 63179

Comenity Bank/Chadwicks Attn: Bankruptcy PO Box 182686 Columbus, OH 43218

Comenity Bank/Jessica London Attention: Bankruptcy P.O. Box 182125 Columbus, OH 43218

Comenity Bank/King Sizes Attention: Bankruptcy PO Box 182125 Columbus, OH 43218

Comenity Bank/Sizes Comenity Bank PO Box 182125 Columbus, OH 47321

Coweta Cities & Cnty F 53a Jefferson Pkwy Newnan, GA 30263

Dsnb Macys Macy's Bankruptcy Department PO Box 8053 Mason, OH 45040 Farmers Furniture Attention: Bankruptcy 1851 Tellfair St. Dublin, GA 31040

Ginnys/Swiss Colony Inc Attn: Bankruptcy 1112 7th Ave Monroe, WI 53566

Mabt - Genesis Retail Po Box 4499 Beaverton, OR 97076

Regional Acceptance Co Attn: Bankruptcy 266 Beacon Ave. Winterville, NC 28590

Select Portfolio Servicing 10401 Deerwood Park Blvd Jacksonville, FL 32256

Synchrony Bank/Belk GE Capital Retail Bank PO Box 103104 Roswell, GA 30076

Synchrony Bank/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076

Wf Fin Bank/Wells Fargo Financial Attention: Bankruptcy PO Box 10438 MAC-X2505-033 Des Moines, IA 50306

			DC	ocument P	age 44	of 46		
Fi	II in this inf	ormation to iden	tify your case:		Ü	Check as	directed in lines 17 ar	nd 21:
De	ebtor 1	Willie First Name	Frank Middle Name	Pritchett, Jr. Last Name		According to Statement:	the calculations required by	this
	ebtor 2 pouse, if filing)	Rosa First Name	Mae Middle Name	Pritchett Last Name			ble income is not determine 1 U.S.C. § 1325(b)(3).	ed
Un	nited States Bar	nkruptcy Court for the	NORTHERN DI	STRICT OF GEO	RGIA		ble income is determined 1 U.S.C. § 1325(b)(3).	
Ca	ase number					3. The com	nmitment period is 3 years.	
(if	known)					4. The com	nmitment period is 5 years.	
Off	ficial Form	22C-1				☐ Check if the	his is an amended filing	
		Statement of \	our Current	t Monthly Inc	ome			
an	d Calcula	tion of Comm	itment Perio	d				12/14
accı info	urate. If more rmation applie	space is needed, att es. On top of any add	ach a separate sho ditional pages, wri	eet to this form. In te your name and	clude the	line number to v	responsible for being vhich the additional	
1	What is your	marital and filing sta	tus? Check one or	nly.				
1.	•	•		•				
١.	□ Not marr	r ied. Fill out Column A	A, lines 2-11.					
	Married.	Fill out Column	s A and B, lines 2-1		derived d	uring the 6 full r	nonths before you file this	
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7. Interest, dividends, and royalties

\$0.00

\$0.00

Filed 10/14/15 Entered 10/14/15 21:12:04 Desc Main Case 15-12246-whd Doc 1 Page 45 of 46 Case number (if known) **Pocument** Debtor 1 Willie Frank First Name Middle Name Last Name Column A Column B Debtor 1 Debtor 2 or non-filing spouse **Unemployment compensation** \$0.00 \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \$0.00 For you..... \$0.00 For your spouse..... Pension or retirement income. Do not include any amount received that \$0.00 \$248.00 was a benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a. 10c. Total amounts from separate pages, if any. 11. Calculate your total average monthly income. Add lines 2 through 10 for each column. \$3,748.00 \$3,500.00 \$248.00 Then add the total for Column A to the total for Column B. Total average monthly income Part 2: **Determine How to Measure Your Deductions from Income** 12. Copy your total average monthly income from line 11. \$3,748.00 13. Calculate the marital adjustment. Check one: You are not married. Fill in 0 in line 13d. You are married and your spouse is filing with you. Fill in 0 in line 13d. You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If this adjustment does not apply, enter 0 on line 13d. \$0.00 \$0.00 Copy.here..... 13d. − 13d. Total..... 14. Your current monthly income. Subtract line 13d from line 12. \$3,748.00

Official Form 22C-1

15. Calculate your current monthly income for the year. Follow these steps:

Multiply line 15a by 12 (the number of months in a year).

15b. The result is your current monthly income for the year for this part of the form.

\$3,748.00 12

\$44,976.00

Page 46 of 46 (if known) Debtor 1 Frank First Name Middle Name Last Name 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. Georgia 3 16b. Fill in the number of people in your household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 22C-2). Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2). On line 39 of that form, copy your current monthly income from line 14 above. Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4) \$3,748.00 18. Copy your total average monthly income from line 11. 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d. \$0.00 If the marital adjustment does not apply, fill in 0 on line 19a. 19a. • \$3,748.00 Subtract line 19a from line 18. 19h 20. Calculate your current monthly income for the year. Follow these steps: \$3,748.00 20a. Copy line 19b Multiply by 12 (the number of months in a year). 12 \$44,976.00 20b. The result is your current monthly income for the year for this part of the form. 20b. \$58,797.00 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Part 4: Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. χ _/s/ Willie Frank Pritchett, Jr. χ _/s/ Rosa Mae Pritchett Willie Frank Pritchett, Jr. Rosa Mae Pritchett Date 10/14/2015 Date 10/14/2015 MM / DD / YYYY MM / DD / YYYY If you checked 17a, do NOT fill out or file Form 22C-2.

Filed 10/14/15 Entered 10/14/15 21:12:04 Desc Main

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Case 15-12246-whd

Doc 1